

Congress of the United States

Washington, DC 20515

July 30, 2020

The Honorable Mark Calabria
Director
Federal Housing Finance Agency
400 7th Street SW
Washington, DC 20024

The Honorable Robert Wilkie
Secretary
Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420

The Honorable Ben Carson
Secretary
Department of Housing and Urban
Development
451 7th SW
Washington, DC 20410

The Honorable Sonny Perdue
Secretary
Department of Agriculture
1400 Independence Ave SW
Washington, DC 20250

Dear Director Calabria, Secretary Carson, Secretary Wilkie, and Secretary Perdue:

I write to request that your agencies immediately extend the nationwide moratorium on all foreclosures of, and evictions from, properties owned, insured, or overseen by Fannie Mae, Freddie Mac, the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), or the United States Department of Agriculture's (USDA) Rural Housing Service until at least December 31, 2020. The federal moratorium on evictions for renters and homeowners in federally-assisted housing that was included in the CARES Act expired last week and millions of Americans remain unemployed and are struggling to afford rent or make mortgage payments.

The COVID-19 pandemic continues to have a sustained and unparalleled impact on our economy. In June, unemployment increased by 7.6 percent or 12 million, since February. Furthermore, more than 36 percent of renters were unable to fully pay their rent at the beginning of July 2020, with 21 percent of renters unable to pay any payment at all. To make matters worse, the \$600 federal unemployment insurance benefits that have been helping families stay afloat is set to expire by the end of this week.

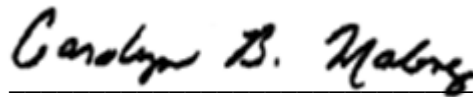
On March 17, I was joined by 106 Members of Congress in asking your agencies to impose an immediate, nationwide moratorium on all foreclosures and evictions for those living in federally-assisted housing. The very next day, the Trump Administration announced that HUD would suspend foreclosures and evictions through the end April and the FHFA, USDA, and VA followed suit soon after, issuing similar guidance requiring or encouraging temporary foreclosure suspensions and eviction moratoriums.

While I applaud the FHFA, HUD, USDA, and VA's recent decisions to extend the foreclosure and eviction moratoriums until at least August 31, 2020 it is increasingly clear that the pandemic will continue to jeopardize homeowner's and renter's ability to pay their bills beyond the

summer and into the foreseeable future. Given that federally-backed mortgages represent about 70 percent of outstanding single-family mortgages, it is imperative that your agencies extend this moratorium on foreclosures and evictions to protect the countless Americans who have been and will continue to be impacted by this unprecedented economic downturn and unemployment crisis.

Until a vaccine is discovered and distributed around the country, the COVID-19 pandemic will continue to plague our nation, hamper our economic recovery, and jeopardize the livelihoods of millions of Americans. To stave off an eviction crisis and protect the nearly 5 million Americans who live in federally-assisted housing, I urge all of you to take immediate steps to extend the foreclosure and eviction moratoriums until at least the end of December 2020.

Sincerely,

A handwritten signature in black ink that reads "Carolyn B. Maloney". The signature is written in a cursive, flowing style.

CAROLYN B. MALONEY
Member of Congress